GOLDEN GAZETTE

A Monthly Newspaper for Senior Adults in the Fairfax Area

JUNE 2006

Serving Seniors for 30 Years

VOL. 30, NO. 2

Celebrate Fairfax! June 9-11

The 25th annual Celebrate Fair
fax! festival will be held June 9-11 at the Fairfax County Government Center. Celebrate Fairfax! is Northern Virginia's largest community-wide celebration. Presented by Celebrate Fairfax, Inc., the annual festival hosts tens of thousands of visitors during the 3-day run.

The 25-acre site is filled with fascinating sights and sounds with more than 400 exhibitors, vendors, crafters and interactive activities. There are live concerts on six stages, an interactive SciTech Center and ExxonMobil Children's Avenue, great festival foods, nightly fireworks, and the award-winning County Expo program.

Adult and Aging Services will have an information booth and be honoring caregivers in a special way.

Admission is:

- \$10.00—Adults (ages 11 & up)
- \$8.00—Seniors/Active Military with ID
- \$5.00—Children (ages 3-10)
- Free—Children (ages 2 & under)

For more information, call 703-324-5564.

Web site: www.celebratefairfax.org.

This is an abridged version with links to senior centers and county tours. Policy prohibits publishing the ads that are included in the print version.

If you would like to receive the print version on a monthly basis, please e-mail kathy.wilson@fairfaxcounty.gov. It's free! Large-print and recorded formats also are available.

Turn the Tables on Telemarketers!

by Ellyn Kay, Investigator
Fairfax County Department of Cable
Communications and Consumer Protection

Are you still receiving annoying telemarketing calls even though your name is on the National Do Not Call Registry? Perhaps the calls are from a business that has an established business relationship with you. Under the Federal Trade Commission's (FTC) amended Telemarketing Sales Rule, a telemarketer may call you for up to 18 months after your last purchase, delivery or payment, unless you have given permission to waive this stipulation. Charities, political groups and pollsters are exempt from the restrictions of the Do Not Call Registry.

Therefore, if you are still receiving calls from companies with whom you have *never* done business, and your name has been on the Do Not Call Registry for at least 31 days, there is a good possibility that the company is calling illegally. First, check to see that your phone number is registered with the Do Not Call Registry at *www.donotcall.gov.* If you failed to click on the entry when you registered, or did not receive a notice of completion in your e-mail, your phone number may not have been entered on the registry. However, if you find that your phone number is on the list, it should be effective for 5 years. Therefore, what is your recourse?

Investigate the Caller: If you have caller ID, write down the caller's full name, phone number, the company name and address. Write down the date and time of the call. Tell the caller to remove your name from the company's call list. Report this information to both the FTC at

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Department of Family Services
FAIRFAX AREA AGENCY ON AGING
12011 Government Center Parkway
Suite #708

Fairfax, VA 22035-1104

Telephone: 703-324-5411 Toll-Free: 1-866-503-0217 TTY: 703-449-1186 FAX: 703-449-8689

Web Site: www.fairfaxcounty.gov/aaa. The Golden Gazette is online.

The Golden Gazette is a free, monthly newspaper dedicated to serving persons age 60 and over in Fairfax County and the cities of Fairfax and Falls Church

Grace Starbird

Director, Area Agency on Aging

Becky Adams

Editor/Advertising Manager

703-324-5479

rebecca.adams@fairfaxcounty.gov

Katharine Wilson

Mailing List Coordinator

703-324-5633

kathy.wilson@fairfaxcounty.gov

Publication of advertising contained herein does <u>not</u> constitute endorsement.

To comply with the Americans With Disabilities Act, the Golden Gazette is available in large-print and recorded formats. Call 703-324-5633 to request an alternative format.

DEADLINES

<u>ALWAYS</u> the first of the month a month in advance (for ads, ad payments, and announcements). The next deadline is July 1 for the August issue.

ADDRESS ADDITIONS/CORRECTIONS AND CONTRIBUTIONS

Although the *Golden Gazette* accepts limited paid advertisements, reader contributions are critical to ensure continuation of the publication. We are very grateful to all of you who do send contributions, regardless of the amount (the average contribution is about \$7.00). *Please note that contributions are entirely voluntary.*

If you have an address change, are receiving duplicates, or if you would like to make a contribution, please complete the form below and mail to: *Golden Gazette*, Area Agency on Aging, 12011 Government Center Parkway, Suite 708, Fairfax, VA 22035-1104. Checks should be made payable to Fairfax County. Please list your current address below or attach your mailing label and check the appropriate lines. If you prefer to call about address changes, the number is 703-324-5633.

	Contribution check attached. I am <u>NOT</u> currently on your mailing list. Please add my name and address. I am already on your mailing list.			
	I am moving. My new address in the Fairfax area will be:			
NAME	Ç ÿ			
CURRENT ADDRESS				
	Zip:			
NEW ADDRESS (if applicable)				
	Zip:			
TELEPHONE (in case we have a question)				

The names and addresses of persons receiving the *Golden Gazette* are subject to disclosure pursuant to the Virginia Freedom of Information Act, VA Code Sec. 2.1-340 thru 346.1. Inquiries or complaints concerning this policy should be directed to the Fairfax Area Agency on Aging, 12011 Government Center Parkway, #708, Fairfax, VA 22035-1104.

The Fairfax Area Agency on Aging contracts with Southern Maryland Printing in Waldorf, MD, for printing and mailing services.

Commission on Aging Monthly Meeting

The Fairfax Area Commission on Aging (COA) will meet on Wednesday, June 21, 1:00 p.m., at Supervisor Bulova's office, Braddock Hall (adjacent to the Kings Park Library, 9002 Burke Lake Road, Burke). A public comment period is held at the beginning of each meeting. (Note: The COA meets on the third Wednesday of each month, except August.)

Call **703-324-7746** for information or to be placed on the mailing list. If you need a sign language interpreter or any special accommodation or auxiliary aid, please call the Fairfax Area Agency on Aging at **703-324-5411** (voice) or **703-449-1186** (TTY) at least five working days in advance of the meeting. There is no charge for these services.

The Perplexing World of Social Security and Earnings in Retirement

by Tim Murray, CFP®

Launched in 1935 during the Great Depression as a principal component of Franklin D. Roosevelt's New Deal recovery program, the Social Security system has earned an unquestionable reputation for the reliability of its stream of monthly checks to retirees, the nation's first comprehensive source of retirement income. But did the laws that authorized the checks and ensured their reliability also:

- Permit the checks—based on your lifetime income—to be large enough to sustain seniors in comfortable retirement?
- Require Social Security checks to be taxed too much by the same Treasury Department that issued them?
- Reduce the checks too severely for those who needed money before becoming 65.
- Enable beneficiaries to get back all of the money they had paid into the system over the years?

These questions—and the question of the system's continuing reliability as the ratio of beneficiaries to taxed active workers increases—are debatable and debated by lawmakers. However, the questions of most concern to individual workers as they plan for retirement is: when do I start receiving Social Security checks and how much money will I receive?

The answer, partly rooted in changing regulations, is not easy. Nor is it the same for all individuals. It depends not only when you start to receive checks, how large your checks will be (the earlier you start, the smaller your checks)—and how much you may earn from other employment once you start, and also how much *net* Social Security income you will have left after income taxes.

To understand how these things are determined, you first have to understand the regulatory concept of your "normal retirement age" (also called your "full retirement age") at which your retirement benefits equal your "primary insurance amount." For those born in 1937 or earlier, it is 65. For those born in 1960 or later,

it is 67. For those born in 1938 through 1959, it is in-between. (The Social Security Administration's Web site, www.ssa.gov has useful tables that spell out this and other relevant regulations.)

You may retire as early as age 62, but your benefits may be reduced as much as 30% if you were born after 1959 or 25% if you became 62 in 2005—a reduction that shrinks your monthly checks permanently.

If you decide to defer getting Social Security past your "normal" retirement age (delayed retirement credits), your benefits may be increased by percentages depending on when you were born: from 3% if you were born in 1917-1924 to 8% if you were born in 1943 or later. You would receive your largest benefit by retiring at 70.

Whatever the Social Security Administration (SSA) determines you should get monthly (to be further adjusted annually for inflation, unlike most private sector pensions) may be (further) reduced if you work for pay *before* you reach your "normal" retirement age: \$1 in benefits for each \$2 you earn above an annual limit. Last year, that limit was \$12,000; this year, it's \$12,480. In the year you will reach "normal" retirement age, the reduction is less—\$1 in benefits for each \$3 you earn above \$33,240 in 2006, until you reach the point at which you can earn all you are able to without penalty.

This point is reached once the recipient arrives at their normal retirement age. For example, a retiree with earned income of \$25,000 and a Social Security benefit of \$1,000 per month would receive just \$478 each month after a reduction due to earnings. The Internal Revenue Service will find you an especially fertile target if you have substantial income beyond Social Security.

If you are filing a federal income tax return as an individual and have "provisional income"—defined as adjusted gross income plus nontaxable interest (such as interest from tax-exempt bonds and income dividends from municipal bond

Coping Financially With Long-Term Care

by Jay Jupiter, Esq. (all rights reserved)

Long-term care (LTC) creates a financial crisis for most elderly people. The cost for decent care in the Washington Metropolitan area is around \$200 per day; about \$6,000 per month. While this cost is truly staggering for many people, there are strategies that many retirees can implement to cope with LTC.

First, realize that LTC is not a foregone conclusion. Many elderly people function sufficiently well to never become institutionalized, or they can arrange for limited custodial care either at home or in alternative care facilities at moderate costs or day-care type facilities that are more affordable. planning for LTC potential, you should take into account your family health history, your lifestyle, and your personal financial condition. If you already have limited financial resources, there isn't a strong argument for expending those limited resources on LTC protection. However, if LTC is necessary, prior planning can prepare the individual for the financial consequences. Medicare, while not covering LTC, does offer a short transition period of up to 100 days of coverage for certain medically necessary care and rehabilitation, which is usually a prelude to institutionalization.

The most obvious planning mechanism is LTC insurance. However, LTC insurance is really only a viable planning tool if acquired while healthy and relatively young. Obtaining LTC insurance much over the age of 65 is usually prohibitively expensive or maybe even unobtainable for many. Also LTC insurance is a limited type of protection. It does not cover your LTC costs. The policy will pay a certain amount of money for a defined period of time if you meet the policy requirements of inability to perform certain functions called Activities of Daily Living (ADL). The amount of money you are paid from the LTC policy is not related to how much you spend for long-term care. The payment is based on your policy coverage. If the LTC costs are more than the policy dollar and/or time limits, you receive only partial coverage.

Also many LTC insurance companies misprice their policies and subsequently raise prices, go out of the business of coverage, or set up administrative impediments to claims approval. This could leave the policy holders much worse off than they were before paying for the coverage. Therefore, you need to be careful in selecting the carrier. Make sure that the carrier is reliable and responsive to its customer base and reasonable in the claims processing procedure.

Before considering LTC insurance, you should assess what financial resources you have to determine what LTC insurance you need, if any, and then what policy limits are appropriate. For example, if you are a retiree with a pension and other income of about \$72,000 per year with reasonable cost of living adjustments, you have sufficient income to pay for decent care for yourself. Yes, this means all your income goes to your care; but if you need long-term care, then you are not going to be spending your income on vacation trips or entertainment bills. Even your taxes may be mostly eliminated with deductions for your medical bills. However, for a couple, the LTC expense can lead to impoverishment, and planning is necessary to cope with spousal care. The situation where one spouse requires LTC is the typical concern of many middle-income retirees, and many turn to the Medicaid program for relief.

Medicaid assistance requires the recipient to have limited financial resources and limits the availability of institutions for care. Alternative financial arrangements for LTC should be considered because of the dire financial restrictions of the Medicaid program.

You can maximize your resources in many ways. First make sure that your financial assets are prudently and reasonably invested. While bank accounts and certificates of deposits are safe investments, they do not necessarily provide the best returns, especially in the current low interest rate market. Laddering, or buying CDs of various maturities may be a reasonable approach

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ROSE SEVILLANO—VOLUNTEER OF THE MONTH

by Leslie Trettau, Volunteer Reporter



When Rose Sevillano says she likes the traffic in Northern Virginia, it gives you an insight into her positive attitude and what makes her an outstanding Area Agency on Aging (AAA) volunteer. She moved here five years ago from Peru, where she was used to a less regulated way of driving. She likes the way drivers here are more apt to obey the rules.

Providing transportation is part of Rose's volunteer job with the AAA Cluster Care program. This program provides shopping, transportation, and friendly visits, among other Rose started last September and provides services to two elderly women. Besides taking them grocery shopping or to appointments, Rose says she makes sure they have what they need. One woman was told by her doctor that she should walk, so Rose walks with her outdoors when the weather is good, and walks the halls of the condominium when it isn't. Rose also stays in touch with her "women" by phone chatting about their week and any concerns they may have. She feels as if they are part of her family. She finds it rewarding to participate in the community and wants to help. Rose came to the United States to study accounting. She is currently enrolled at Northern Virginia Community College and plans to return to Peru when she finishes her classes.

She lives with her uncle and her 24-year-old cousin who also is in school. She likes the beautiful countryside here in the United States, but says the weather is better in Peru. Rose's hobbies include bicycling and exercise. She likes to cycle around the lake and work out with exercise videos. She also enjoys watching movies.

Rose found out about the Cluster Care program through the college. She feels she gets God's blessings for the work she does and that she is doing something important. She also feels that it gives meaning to her life. A beautiful person both inside and out, Rose is an asset to the volunteer programs.

Seniors On-The-Go! Update

The temporary \$1.00 fuel surcharge on all Fairfax County taxicabs expired on April 30, 2006. This policy, in place since October 2005, was designed to assist taxicab drivers with the high cost of fuel by allowing them to add \$1.00 to all taxicab rides.

The cost of fuel will continue to be monitored with the possibility that the surcharge may again be put in place. For the time being, the surcharge has been removed.

All participants of **Seniors On-the-Go!** who order taxicab coupons effective May 1, 2006, once again will receive booklets with 10 coupons per booklet instead of the 11 coupons per booklet that were issued during the time of the surcharge.

Check the *Golden Gazette* each month for updates. You also may call the Department of Transportation at **703-324-1172.** Web site: www.fairfaxcounty.gov/fcdot/whatsnew.htm.

Long-Term Care Cont. From p. 4

to a conservative investment strategy. Similarly, stocks may provide a great long-term return. However, the volatility of value and income may make it difficult to pay large, recurring expenses. Limiting your exposure to volatile returns is therefore prudent. A sensible mix of a diversified combination of fixed income and equities is necessary for a retirement invest-ment portfolio. An additional investment category, in a sufficiently diverse investment program should include immediate annuities. While immediate annuities for most investors provide very small payments, immediate annuities for elderly investors provides a lifelong guarantee of a respectable set amount. If you are well past your 80th birthday, an immediate annuity can return 15% or higher payment stream. Although most of the pay-ment is return of capital and not income, unless you outlive the actuarial prediction of the insurance company. payment stream is guaranteed for life. Some insurance com-panies may give preferential rates to policy holders who convert existing life insurance or deferred annuities into immediate annuities.

Another investment alternative is sus-pending or minimizing pension or IRA distributions so that the payouts will be higher in the future when you may be in greater need. This also is a consideration in applying for and starting your Social Security benefit or deferring taking your distribution from an IRA or other defined contribution plan. The longer you can wait to start collecting, the greater your payment will be.

Medicaid is a state-administered welfare program and is only available for the needy. To be needy, a couple has to have less than a threshold value of assets and income. In Virginia, currently, for a couple, the eligibility threshold is a little less than \$100,000 in total countable assets and about \$2,300 of income per month. While these dollar amounts are relatively accurate they represent something of an oversimplification. The Medicaid financial regulations are as complex, if not more so, than the tax code. Counting assets and income re-quires training, expertise, and regular updating. The financial

rules for a nonmarried, needy recipient are even more stringent.

Assets that are exempt, and noncountable, for Medicaid eligibility, could include the home, automobile, somefuneral-related items, unsaleable property, and household goods and personal items. Determining the acceptable in-come level is also complex and depends upon who is the legal recipient, certain expenses of the noninstitutionalized spouse, and even where you are living or being care for. A detailed financial questionnaire is required when applying for Medicaid assistance. Even if a couple qualifies for Medicaid assistance, the assistance may be denied or restricted due to financial transactions going back some five years into the couple's past. The other concern is that the LTC institution desired may not accept a patient on Medicaid and the institutionalized spouse may have to find an alterative institution for continued care.

Prepare yourself for long-term care by seeking informed and knowledgeable advice and also being open minded and flexible in considering alternative financial resolutions. While there are no easy solutions for coping with LTC, planning and becoming informed as early as possible or even well into retirement can alleviate some of the uncertainty, trauma, and grief involved.

Source: Copyright by Jay Jupiter. Reprinted by permission. Mr. Jupiter is a member of the Virginia and District of Columbia bars, concentrating in trusts and estates, elder law, tax and retirement planning. He is a member of the Trusts and Estate, tax, and litigation sections of the Bar. He has published many articles on these topics and regularly gives talks at local senior centers. He is a retired colonel in the Army's Judge Advocate General's Corps. He may be reached at 703-360-9761.

To Add, Correct, or Delete Your Name From Our Mailing List, Call 703-324-5633.

New Deadline for Fairfax County 2007 Legacy Book Entries

The Fairfax County 2007 Community Citizen Planning Committee has extended the deadline for submissions to the 2007 legacy book. The new deadline is September 1, 2006.

The legacy book will feature vignettes, anecdotal articles, and essays that highlight the history of Fairfax County over the last 400 years. The committee is soliciting original, nonpublished, history-related items for publication in the book. Writers may submit articles or photographs about events, personalities, geographical features, localities or any subject that has historical significance within the geographical boundaries of Fairfax County today. This is a volunteer project with no compensation for any submission.

A committee of historians from the county, area educational facilities, and the Fairfax County Public Library will evaluate the work submitted. The selected articles will be published in a softbound volume to be distributed to libraries, historical sites and schools within the county. Articles or photographs not included in the volume will be filed in the unpublished manuscript file at the Virginia Room of the Fairfax City Regional Library.

For more details, submission requirements, and the required submission form, contact the Fairfax County Office of Public Affairs. The form is available to download at www.fairfax.county.gov/opa/va2007. To request a form by mail or fax, please call the Fairfax County Office of Public Affairs at 703-324-3187, TTY 711.

Entries must be submitted by Friday, September 1. Material may be submitted via e-mail to wwwopa@fairfaxcounty.gov or by mail on a disk along with the hard copy to the following address:

Virginia 2007 History Book Project Fairfax County Office of Public Affairs 12000 Government Center Parkway, Ste. 551 Fairfax, VA 22036-0065

Library Offers Wireless Access

The Fairfax County Public Library now offers free wireless access to the Internet at five branches: the Chantilly Regional Library; the Pohick Regional Library in Burke; the Reston Regional Library; the Sherwood Regional Library in Alexandria; and the Tysons-Pimmit Regional Library in Falls Church.

"Wireless access is something many of our customers have requested, and we're pleased to offer this service," says Library Director Edwin S. Clay III. He says that plans include expanding the service to all 21 branches next year.

The new wireless access service will allow people to use their own Wi-Fi-enabled, Windows-based or Mac laptops to access the Internet for an unlimited amount of time from any public area of the five pilot branches. To use the library's wireless access, readers' laptop or notebook computers must be 802.11 (A, B, or G) compliant. Wireless users also will need charged batteries since library power outlets may not always be available. Wireless Internet access should be available during regular library hours of operation. Library staff will not be able to offer technical assistance if users have trouble with their laptops.

The library system has offered Internet access to the public for 10 years. Currently, residents can sign up to use library computers for two free 30-minute sessions per day. Residents accessing the Internet wirelessly in the library, who want to print items from the Internet, will still need to sign up and use library computers to print. The library's Internet use policy will apply to both wireless and standard access to the Internet.

For more information, go to: www.fairfax county.gov/library.

HEALTH INSURANCE QUESTIONS?
Call the Virginia Insurance Counseling &
Assistance Program (VICAP) at

703-324-5851.

SENIOR CENTER HIGHLIGHTS

These programs are administered by the Department of Community & Recreation Services, with the exceptions of the City of Fairfax and the City of Falls Church senior centers and the Gum Springs Community Center. If participation accommodations are needed in accordance with the Americans With Disabilities Act, please call 703-324-5544 or TTY 703-222-9693 at least 10 working days in advance of the event. All events are free unless otherwise noted. The symbol RR means reservations are required. These are just a few of the activities offered. Call the center nearest you for a complete listing or if you have questions.

Bailey's Bailey's Community Center 5920 Summers Lane Bailey's Crossroads, VA 22041 Phone: 703-820-2131	Wednesdays Thursdays Mon. 6/5 Fri. 6/16 Mon. 6/19 Fri. 6/30	10:00 a.m., Chair Exercise With Mindy. 10:00 a.m., Bailey's Social Seniors Meeting. 12:45 p.m., Pharmacist Visit. 10:15 a.m., Trip to Arlington Cemetery. 10:00 a.m., Father's Day Breakfast. (RR) 11:00 a.m., Picnic at Fort Ward Park.
City of Fairfax 4401 Sideburn Road Fairfax, VA 22030 Phone: 703-359-2487	MonFri. Thursdays Thur. 6/1 Wed. 6/14 Wed. 6/21	8:00 a.m2:00 p.m., Workout Room. Open to All. 11:30 a.m., Easy Strength Training. \$10/Month. 9 a.m., Ladew Topiary Garden & House Tour. Delicious Lunch in the Café and Guided Tour of Ladew House. \$23 (only 25 tickets available). (RR) 9:30 a.m., Charlestown, WV. Lunch on Your Own. \$5 Transportation. 8:00 a.m5:30 p.m., St. Michaels, MD. Lunch at the Crab Claw (entrée preselected). Narrated Cruise. \$55. (RR)
City of Falls Church 223 Little Falls Street (Next to City Hall) Falls Church, VA 22046 Phone: 703-248-5020/5021 Note: Blood pressure checks are held the 2 nd and 4 th Tuesdays, 10:00-11:30 a.m.	-	10:15 a.m1:00 p.m., Shopping at Wegmans. 10:15 a.m1:00 p.m., Miniature Golf at Cameron Run. 12:30 p.m., Lunch Bunch to Ireland's Four Provinces. 12:00 p.m., June Birthday Celebration. 1:00 p.m., Father's Day Celebration. 10:30 a.m., Armchair Travel: Grand Canyon. or Trips: National Zoo and Overnight Trip to g. Call for Details.
Franconia/Springfield 6300 Beulah St. Alexandria, VA 22310 Phone: 703-924-9762	Tue./Thur. Tue. 6/6 Thur. 6/8 Tue. 6/13 Fri. 6/30	10:00 a.m., Looking for All Levels of Bridge Players. 10:00 a.m2:00 p.m., Lake Accotink. 10:00 a.m2:00 p.m., Moose Lodge Party. (RR) 12:45 p.m., Presentation: <i>How to Deal With Emotions</i> . 12:30 p.m., Birthday Celebration.
Groveton at South County 8350 Richmond Highway Ste. 325 Alexandria, VA 22309 Phone: 703-704-6216	Wednesdays Fri. 6/2 Thur. 6/15 Fri. 6/16 Thur. 6/22 Thur. 6/29	2:30 p.m., Ballet & Stretch—New Time! 12:45 p.m., Presentation: <i>How To Deal With Emotions</i> . 10:00 a.m., Oldies With DJ Steve McIntire. 11:00 a.m., Music With the Groveton Groovers. 12:30 p.m., Adult Nutrition Classes. 12:30 p.m., Adult Nutrition Classes.

S E N I O R C E N T E R

Gum Springs Gum Springs Community Center 8100 Fordson Road Alexandria, VA 22306 Phone: 703-360-6088	Mondays Tuesdays Wednesdays Thursdays Fridays	10:00 a.m., Sewing and Quilting. 10:30 a.m., Ceramics. 10:30 a.m., Shopping/Bowling (Alexandria Bowling Center). 1:00 p.m., Bingo. 10:00 a.m., Low-Impact Exercise.
Herndon Senior Center 873 Grace Street Herndon, VA 20170 Phone: 703-464-6200	Tue. 6/6 Sat. 6/10 Mon. 6/19 Tue. 6/27	11:00 a.m., Little River Glen Chorus Performance/Party. 2:00 p.m., S.E. Asian Celebration. Music, Dance, Food, Cultural Information. Open to Community. 10:30 a.m., Summer Birthday Celebration. 10:00 a.m., Travel Training Trip to DC. (RR)
Hollin Hall 1500 Shenandoah Road Alexandria, VA 22308 Phone: 703-765-4573	Mon./Wed. Tue./Thur. Wednesdays Fri. 6/2 Wed. 6/7 Fri. 6/16	9:30 a.m., Walking Club. Dress Comfortably/Wear Sneakers. 10:30 a.m., If Too Hot, Walk Indoors. 9:00 a.m., Shuffleboard Club. 10:00 a.m., Computer Club. 2:00 p.m., Parkinson Support Group. 7:30 p.m., Dancing in the Dark. Mt. Vernon Community Swing Band. \$4/Person.
James Lee James Lee Community Center 2855 Annandale Road Falls Church, VA 22042 Phone: 703-534-3387	Mondays Mondays MonFri. MonFri. Tuesdays Wednesdays Thursdays Fridays Fridays	9:15 a.m. and 10:15 a.m., Yoga I. (RR) 12:30 p.m., Hawaiian Dance Class. (RR) 9:00 a.m12:00 p.m., Fitness Center. 10:00 a.m2:00 p.m., Rummikub Club. 9:00 a.m12:00 p.m., Bridge. 12:30 p.m., Tai-Chi; 1:30 p.m., Tai-Chi II. (RR) 10:30 a.m., Advanced Line Dancing. (RR) 12:30 p.m., Ballroom Dancing Class. 12:30 p.m., Tai-Chi; 1:30 p.m., Tai-Chi II. (RR)
Lewinsville 1609 Great Falls Street McLean, VA 22101 Phone: 703-442-9075	Tuesdays Mon. 6/5 Thur. 6/8 Thur. 6/15 Tue. 6/27 Thur. 6/29	9:30 a.m12:00 p.m., Need Contract Bridge Players. 11:15 a.m., <i>Diabetes & How to Care for Yourself.</i> 10:00-11:45 a.m., Glucose & Blood Pressure Checks. 1:00 p.m., Sheila Marie With Tribute to Patsy Cline. 10:00 a.m2:00 p.m., Trip to Sully Senior Center for Canasta and Lunch. 12:30 p.m., June Birthday Party.
Lincolnia 4710 North Chambliss St. Alexandria, VA 22312 Phone: 703-914-0223	Thursdays Tuesdays Fri. 6/2 Fri. 6/9 Tue. 6/13 Tue. 6/13 Fri. 6/16	12:00 p.m., Duplicate Bridge. No Partner Required. \$2. 10:00 a.m., Square Dancing. No Partner Required. \$. 1:00 p.m., Lincolnia Chorus Performance. (RR) 1:00 p.m., June Birthday Party and Welcoming of New Members. Music by Somos el Nar. 10:30 a.m., <i>Diabetes & How to Care for Yourself.</i> (RR) 10:30 a.m., Blood Pressure Checks (walk in). 1:00 p.m., Snappy Tappers Recital. (RR)

HIGHLIGHTS CONTINUED

Little River Glen 4001 Barker Court Fairfax, VA 22032 Phone: 703-503-8703 Blood Pressure Checks, 10 a.m., 2nd & 4th Fridays.	Tue. 6/6 Sat. 6/10 Thur. 6/15 Sat. 6/17 Wed. 6/21 Thur. 6/22 Wed. 6/28 Thur. 6/29	11:00 a.m., LRG Chorus Performs at Herndon Harbor House. 9:30 a.m., Trip: Baltimore Inner Harbor. Register by 6/3. 1:00 p.m., CVS Discussion: <i>Arthritis</i> . Eamonn's Birthday All Day. 1:00-2:00 p.m., June Birthday Party With the Nitehawks. 1:00 p.m., Senior Talk With ElderLink's Cathy Cole. 10:00 a.m3:00 p.m., 2-Day AARP Driver Safety Program. Must Attend Both Days. \$10. (RR)
Lorton 7722 Gunston Plaza Lorton, VA 22079 Phone: 703-550-7195 \$5* is per Quarter. Registration Required.	Mondays Wednesdays Thursdays Fridays Fridays Fri. 6/16	12:30 p.m., Line Dancing Classes: Beginner I/II and Intermediate. \$5*. 9:45 a.m., Tai Chi Intermediate Classes. \$5*. 12:30 p.m., Computer Coaching by Appointment. \$5*. 9:30 a.m., Watercolors for Beginners. \$5 + \$20 Supplies. 12:30 p.m., Excel Intro Class. \$5. 10:00 a.m., Father's Day Dance/June Birthday Party. Bring Dish for Potluck Lunch at 12:00 p.m. (RR)
Pimmit Hills 7510 Lisle Avenue Falls Church, VA 22043 Phone: 703-734-3338	Mon. 6/5 Mon. 6/5 Fri. 6/9 Tue. 6/13 Fri. 6/23 Fri. 6/23	10:00 a.m., Ceramics. (RR) 11:00 a.m., Jazzercise. 1:00 p.m., Line Dancing Class. \$. 10:30 a.m., Bingo. \$1. 10:30 a.m., Tai Chi. 1:00 p.m., Asian Arts Class. \$2. (RR)
Sully 5690 Sully Road Centreville, VA 20124 Phone: 703-322-4475/4479	Mon. 6/5 Tue. 6/13 Fri. 6/16 Mon. 6/19 Wed. 6/28 Fri. 6/30	10:00 a.m12:00 p.m., Podiatrist. Bring Medicare Card. (RR) 10:00 a.m12:00 p.m., Oldies Music With Steve. 10:30 a.m12:30 p.m., Father's Day Pizza & Root Beer. (RR) 10:00 a.m., Trip: Udvar-Hazy Air & Space Museum. 9:45 a.m., Line Dancing With Sara Jane. \$5/8 Sessions. 9:00-10:30 a.m., Ballroom Dancing. \$5/6 Sessions.
Wakefield Audrey Moore RECenter 8100 Braddock Road Annandale, VA 22003 Phone: 703-321-3000	Thursdays Thursdays Wednesdays Fridays Thur. 6/8 Fri. 6/9 Tue. 6/13	12:30 p.m., Jazzercise Class. \$5/8 Weeks. (RR) 12:30 p.m., Beginner's Bridge. 10:00 a.m., Basic Computer Class. (RR) 12:30 p.m., Basic Internet Class. (RR) 10:00 a.m., Moose Lodge Party. (RR) 11:00 a.m., Diabetes & How to Care for Yourself. 1:00 p.m., Ice Cream Social. (RR)

Additional Locations for Meals/Other Activities

David R. Pinn Community Center 10225 Zion Drive

Fairfax, VA 22032 Phone: 703-250-9181 **Huntington Community Center** 5751 Liberty Drive Alexandria, VA 22303

Phone: 703-960-1917

Happy Father's Day June 18

Social Security Cont. From p. 3

www.ftc.gov and Federal Communication Commission (FCC) at www.fcc.gov. These agencies prosecute telephone solicitation violations and fraud cases, but do not prosecute cases for individual consumers. Therefore, it is important to keep a writing pad near your phone to record the data for each intrusive call and to track the number of times each company has ignored your request to remove your name from its call list.

Although there is no separate Do Not Call list for cell phones, you may register your cell phone number with the Do Not Call Registry. However, listing a cell phone is unnecessary, since federal law prohibits telemarketers from calling cell phones or any mobile telephone service where the called party is charged for the call. If you are receiving an unwanted telemarketing call on your wireless phone, you may file a complaint with the Federal Communications Commission Consumer & Governmental Affairs Bureau, Consumer Inquiries and Complaints Division, 445 12th Street, SW, Washington, DC 20554. Web site: www.fcc.gov.

If you are a Virginia resident, you are protected against unwanted telephone solicitations under the Virginia Telephone Privacy Protection Act which provides that:

- 1. Calls to a person's residence must be restricted between 8 a.m. and 9 p.m.
- 2. The caller must promptly identify herself/himself by first and last names.
- 3. Blocking of caller identification, names and/orphone numbers, is prohibited.
- 4. The caller must cease calling a phone number upon the recipient's request and must honor this request for 10 years.
- 5. An individual who brings an action for damages in General District Court is entitled to recover damages in the amount of \$500 for each violation. If the court finds that the violation is willful, the court may increase the amount of the award to an amount not exceeding \$1,500.
- 6. An action for damages, attorneys' fees, and court costs, including a request for an injunction (in Circuit Court), may be brought.

If you are a Fairfax County resident, you may file telemarketing complaints online at www.fairfaxcounty.gov/consumer or by mail to:

Fairfax County Department of Cable Communications and Consumer Protection, 12000 Government Center Parkway, Suite 433 Fairfax, VA 22035-0047

Phone: 703-222-8435, TTY 711

Fax: 703-322-9542

mutual funds) plus 50% of your Social Security benefits—between \$25,000 and \$34,000, you may have to pay income tax on that 50%. If your combined income exceeds \$34,000, up to 85% of your benefits may be taxable.

If you file a joint return and you and your spouse have provisional income (as defined above) of between \$32,000 and \$44,000, you may have to pay tax on 50% of your Social Security benefits. However, up to 85% of your benefits become taxable when your combined income exceeds \$44,000. This is a complex rule, so consider contacting the Social Security Administration or your tax adviser for more information.

Source: This column is produced by the Financial Planning Association. It is provided by Tim Murray, CFP®, an independent Certified Financial Planner™ Professional with Murray Financial, Inc. in Chantilly, VA. Tim offers a complimentary initial consultation by phone and follow-up consultations on an hourly basis. He may be reached by phone at 703-810-8424 via the web at www.Murray Financial.com or by e-mail at: Tim-Murray@ MurrayFinancial.com.

SCHOOL BUS DRIVERS URGENTLY NEEDED

Paid Training!

Fairfax County Public Schools are looking for retired individuals to be part-time or full-time drivers. If you like kids, like

your afternoons off, and like good pay, contact: Norm Gottlieb, Recruitment Specialist at: **571-432-7808** or by e-mail at *norman.gottlieb@fcps.edu*. The Web site is *http://www.driveforfairfax.com*.

Government Sued Over Medicare Drug Law Protections for Low-Income Participants

A class action complaint was filed April 26 in the U.S. Federal District Court, Northern District of California, to force the Secretary of Health and Human Services (HHS) to ensure that the 6.4 million seniors and disabled individuals across the nation who receive both Medicare and Medicaid ("dual eligibles") have effective, timely access to prescription medication under the new Medicare Part D prescription drug program.

Dual eligibles are an extremely vulnerable group. They are poorer and sicker than other Medicare beneficiaries. Almost 40% of them have mental or cognitive impairments, 25% live in nursing homes or other long-term care facilities, most have incomes well below the poverty level, and all are either elderly or disabled.

Congress specifically ordered HHS to develop a Medicare prescription drug program that would enroll all dual eligibles into Part D prescription drug plans; provide them with a subsidy to defray Part D cost-sharing expenses; and allow dual eligibles to switch plans at any time. The complaint demands that HHS immediately design and implement a system that will meet these Congressional mandates.

Dual eligibles were supposed to have a seamless transition from Medicaid drug coverage to Medicare drug coverage when the new Medicare program went into effect on January 1, 2006. "Because HHS has failed to effectively implement this provision of the law, there are widespread problems, confusion and lack of access to needed medication for dual eligibles throughout the country," said Jeanne Finberg, attorney with the National Senior Citizens Law Center. "These are not 'glitches,' as described by HHS, but serious, ongoing problems affecting people's health."

"Our clients are poor, frail, and disabled. They cannot afford to pay for their medicines or to go without them, as they have been forced to do," explains Vicki Gottlich, senior

policy attorney for the Center for Medicare Advocacy, Inc.

Three individuals and two organizations brought the case as representatives of the affected class. Typical of the class is Josephine Guin, a 76-year-old Florida resident and dual-eligible individual who has had monthly drug plan premiums deducted from her social security check, even though she should not pay a premium according to the Part D law. She recently had to forgo getting medicine because she was asked to pay the unsubsidized copayment, which she could not afford to pay.

For a full copy of the complaint and a description of the individuals named, visit www.nsclc.org. or www.medicareadvocacy.org.

<u>Contacts</u>: Jeanne Finberg, National Senior Citizens Law Center, 1-510-663-1055, Ext. 305 (finberg@nsclc.org); or Vicki Gottlich, Center for Medicare Advocacy, Inc., 202-216-0028 (vgottlich@medicareadvocacy.org).

VOLUNTEER OPPORTUNITIES

One of the best ways to spend your time is to volunteer. Everyone benefits from volunteering. The agencies receive the help they need, and the volunteers receive satisfaction from helping others.

CrisisLink is a crisis, suicide, and trauma prevention organization. Volunteers are needed to answer the hotline and respond directly to individuals. Training is provided. Call Lisa Booker at **703-527-6016**, or visit the Web site at *www.crisislink.org*.

The AAA Meals on Wheels (MOW) program needs volunteers to deliver meals in Annandale, Baileys Crossroads, Chantilly/ Centreville, Fairfax, Falls Church, Herndon/ Reston, Little River Glen, Tyson's, and Vienna. Volunteers who speak Vietnamese are needed in Falls Church. The job involves picking up meals at specified sites from 10:30 a.m.-12:00 p.m., and delivering the meals by 1:00 p.m. Drivers may choose to deliver meals on a daily, weekly, biweekly, monthly or substitute basis. A volunteer treasurer for the Eastern MOW group and Little River Glen in Annandale and a group coordinator for Forest Glen in Chantilly also are needed. For information, call the Volunteer Intake Line at 703-324-5406. TTY 703-449-1186, or e-mail melanie.mitchell@ fairfax county.gov.

The Fairfax Area Agency on Aging's Volunteer Home Services program needs volunteers in the Annandale, Falls Church, McLean, Reston, and Route 1 areas. Volunteers provide a variety of services to help clients maintain independence while living in their own homes. The services include grocery shopping, light housekeeping, minor home maintenance, transportation to medical appointments, and errands. Volunteers are on call and help when available. Call the Volunteer Intake Line at 703-324-5406.

The Northern Virginia Long-Term Care Ombudsman program needs volunteer help with projects such as data entry, correspondence, filing, event-planning and reference list

maintenance. Knowledge of MS Word and Excel and strong English skills are necessary. The time commitment is flexible—weekdays, 5-8 hours per week in Fairfax. Call **703-324-5435**.

Our Daily Bread in Fairfax needs volunteers to purchase, sort, and deliver groceries to families in Fairfax County on the weekends. Also needed are phone team volunteers. This involves taking referrals from social workers for financial/food assistance requests one day a week. Call Sarah White at 703-273-8829.

The Shepherd's Center of Oakton-Vienna provides services to older adults. Volunteers are needed to do minor home repairs, make friendly phone calls, provide transportation to medical appointments, do grocery shopping, and other errands. Call Kara Kelch at 703-281-0538, or office@scov.org.

Travelers Aid is seeking volunteers at the Ronald Reagan Washington National Airport. Volunteers welcome visitors and provide travel and tourist information. Training, resource information, and complimentary parking are provided. Call **703-417-3975** or e-mail *Travelers AidDCA@mwaa.com*.

To have a volunteer opportunity considered for this column, please e-mail or fax your submission to **Retha Lockhart** by the first of the month one month in advance.

E-mail:

retha.lockhart@fairfaxcounty.gov

Fax: 703-324-3583 Phone: 703-324-5407

FREE HOME REPAIRS

Fairfax County's Home Repair for the Elderly Program provides free home repairs to homeowners who are 62 or older, and/or disabled; and have a maximum income of \$40,600 for 1 person, or \$46,400 for 2 persons.

Typical services include:

- Minor electrical repair Plumbing work Painting
- Repairing steps, floors, etc. Minor accessibility modifications

Fairfax County Residents - Apply now for FREE REPAIRS

Call 703-246-5154 TTY: 703-385-3578



2006 FAIRFAX AREA FARMERS' MARKETS

TUESDAYS

\$ Fairfax: Open Until October 31

8:00 a.m.-12:00 p.m.

Van Dyck Park on Old Lee Highway, Rt. 237

♦ Mt. Vernon: Open Until November 22 8:00 a.m.-12:00 p.m.

Sherwood Regional Library

2501 Sherwood Hall Lane

WEDNESDAYS

Annandale: Open Until October 25

2:30-6:00 p.m.

Wakefield Park, 8100 Braddock Road

Herndon: Open Until October 25

8:00 a.m.-12:30 p.m.

Frying Pan Park, 2709 West Ox Road

Call 703-437-9101 for info on this site only.

♦ Vienna: Open Until November 22

8:00 a.m.-12:30 p.m.

Nottoway Park, 9601 Courthouse Road

THURSDAYS

Annandale: Open Until November 9 8:00 a.m.-12:30 p.m.

Mason District Park, 6621 Columbia Pike

♦ Herndon: Open Until October 26 8:00 a.m.-12:30 p.m.

Spring Street (Next to Town Hall & Red Caboose)

FRIDAYS

♦ Kingstowne: Open Until October 27

4:00-7:00 p.m.

Kingstowne Center near Chicago Uno

McLean: Open Until November 17

8:30 a.m.-12:30 p.m.

Lewinsville Park, 1659 Chain Bridge Road

SATURDAYS

Burke: Open Until October 28

8:00 a.m.-12:00 p.m.

VRE Parking Lot, 5671 Roberts Parkway

Reston: Open Until November 4

8:00 a.m.-12:00 p.m.

Lake Anne Village Center

Call **703-324-5390** for 24-hour recorded message on market locations. Call **703-642-0128** (TTY 703-803-3354) for other information about the markets. Web site: www.fairfaxcounty.gov/parks/farmmkt.htm.

★ *Master Gardener Plant Clinic* 9 a.m.-12 p.m.

City of Falls Church Farmers' Market

When: Saturdays Until December 16

Time: 8:00 a.m.-12:00 p.m. Where: City Hall Parking Lot 300 Park Avenue

For information, contact City of Falls Church Recreation & Parks at **703-248-5077** or e-mail recreation@fallschurchva.gov.

Hearing Impaired Smoke Alarm Program

The Fairfax County Fire and Rescue Department sponsors the Visual Smoke Alarm Loan Program, which offers a special device to alert deaf/hard-of-hearing occupants when smoke or fire is detected. The alarm will produce an increased audible alert and emit a strobe light when activated.

Residents and visitors to Fairfax County may obtain one of these "loaner-for-life" alarms by contacting the Public Information and Life Safety Education Section at **703-246-3801**. You may retain the alarm for as long as you reside in Fairfax County.

Additional information and resources on hearing impairment programs and materials may be found at the Northern Virginia Resource Center for the Deaf and Hard of Hearing Web site: www.nvrc.org. 703-352-9055, TTY 703-352-9056.

<u>Source</u>: Public Information and Life Safety Education Section, Fairfax County Fire and Rescue Department. 703-246-3801, TTY 703-385-4419.

Part-Time Community Specialist

Looking for energetic, results-oriented, self-starter to represent health/aging organization, 15-20 hours/week at conferences, fairs, and small group trainings. Northern Virginia travel required using own transportation. Must use computer. Training and/or marketing background a plus, especially in areas of health or aging.

Flexible hours. Some evenings/weekends required. \$12-\$16/hour plus mileage. Send electronic resume to *katie@seniornavigator.org*.

CAREGIVER'S CORNER

Seniors Lose When They Think They've Won—Help Protect the Senior in Your Life From Con Artists

Every day someone calls the financial crimes unit of the Fairfax County Police Department to complain about being the victim of a lottery scam. The elderly are particularly vulnerable to unscrupulous callers who tell them they've won the lottery, but need to provide money for the taxes and registration fees. This is called "advance fee fraud." One victim called his son excitedly to come over to the house right away because his million dollar lottery winnings were about to be delivered. Of course, the winnings were never delivered and he was out thousands of dollars.

Unfortunately, this is rarely a crime that results in arrest. Most often the scam artists are calling from out of the country, and they use "drop" cell phones that are disposed of as soon as they collect the money or financial information they sought from the victim. So, not only are there few leads for detectives to follow, but these crimes are being perpetrated outside the victim's jurisdiction.

The best method for combating these scams is not to be a victim of them, and if you have an elderly parent or friend, keep these tips in mind:

- 1. Talk to your parents about advance fee fraud, and ask them to tell you if they get any unusual calls saying they have won money or other items that require an upfront fee to collect.
- 2. Remind parents that there are many unscrupulous people around, and that some etiquette lessons they may have learned when young about being polite will not apply when on the phone with strangers, even friendly, persuasive and "nice" sounding people.
- 3. Tell parents it's okay to hang up on people they don't know who call them; practice it with them.
- 4. Persuade parents to limit the amount of credit that is available on credit cards or in bank accounts in case someone gets access to their account numbers.

- 5. Ask parents not to wire money or send money to anyone without talking with you first.
- 6. Most of these scams are conducted by phone, but scams also may come by mail or on the Internet, so discuss each possibility with your parents.

To avoid being a victim of advance fee con artists, and to keep loved ones safe, keep this principle in mind and share it with others: True lottery winners do NOT have to pay any fees in advance; legitimate lottery operators deduct any necessary taxes from the payout. This same applies to other "free" gifts or awards. If the "giver" requires money in advance, it's not legitimate.

<u>Source</u>: Fairfax County Police Department, Public Information Office. 703-246-2253, TTY 703-204-2264. www.FCPD-PIO@fairfaxcounty.gov.

COMMUNITY CALENDAR

June 3, 10, 17, & 24. 10:00 a.m.-1:00 p.m. Neighborhood Plant Clinic. Sponsored by the Fairfax County Master Gardeners Association. Kings Park Library, 9000 Burke Lake Rd., Burke. To register, call 703-978-5600.

June 8. 7:30 p.m. <u>Seldom Scene</u>. Widely acclaimed as the "greatest bluegrass band," its members are legendary in the acoustic music world. Nottoway Park, 9601 Courthouse Rd., Vienna. www. fairfaxcounty.gov/parks. After 6 p.m., the bad weather number is 703-324-show (7469).

June 9-July 21. 1:30-4:00 p.m. (6/30, no class). Working in Collage. Artist Arnold Lopez will teach new artistic styles and techniques in a friendly setting. Supply list will be provided before first class. Reston Community Center, 2310 Colts Neck Rd. Seniors only. Six sessions. \$20 resident; \$40 nonresident. To register, call 703-476-4500 ovisit www.restoncommunity center. com.

June 10. 9:30 a.m.-12:30 p.m. Sewing for Beginners. Learn how to purchase fabric and patterns, cut, mark, and sew. Supply list provided in first class. Bring your own machine. Three sessions (first session meets 2.5 hrs; next sessions meet 5 hrs each). \$129. Course # H103219. Pimmit Hills Adult Center, Entrance #4,7510 Lisle Ave., Falls Church. To register, call Woodson Registration Center at 703-503-6400.

June 10 & 24. 10:00 a.m.-4:00 p.m. <u>Used Book Collections</u>. The McLean branch of the American Association of University Women will be collecting used books, CDs, tapes, videos, and software. Children's books are needed. Records, textbooks and encyclopedias will not be accepted. Outside Sun Trust Bank, 515 Maple Ave., E., Vienna. Call 703-726-6470.

June 11. 3:00 p.m., Mosaic Harmony—gospel music performed by a multifaith, interracial community choir. This concert is sponsored by the Shepherd's Center of Oakton-Vienna to raise funds for its community service programs. Vienna Baptist Church, 541 Marshall Rd., Vienna. \$20. Call 703-281-0538 or visit www.scov.org. June 12. 12:00 p.m. The Oakton-Vienna Shepherd's Center Lunch N' Life program is featuring Barbara Ferguson, Washington Bureau Chief for Arab News. She will discuss embedded war correspondents in **Emmanuel Lutheran** Irag. Church, 2589 Chain Bridge Rd., Vienna. \$8/person. RSVP:703-281-0538.

June 24. 1:00 p.m. <u>Learned Optimism</u>. This workshop will teach you that optimists are made, not born. The Women's Center, 133 Park St., NE., Vienna. Registration: \$35 members; \$45 nonmembers. Call **703-281-2657** or visit www.thewomenscenter.org.

June 30. 8:00 p.m. Choralis presents Verdi Requiem with guest soloists and a full orchestra. Rachel M. Schlesinger Concert Hall and Arts Center, Northern Virginia Community College, 3001 N. Beauregard St., Alexandria. Free parking. Tickets \$20-\$35. Call 703-237-2499 or visit www.choralis. org.